



**Testimony in Support of**  
**Senate Bill 426: An Act Protecting Patients from Inappropriate Billing Practices**  
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Universal Health Care Foundation of Connecticut supports Senate Bill 426, An Act Protecting Patients from Inappropriate Billing Practices, which guarantees that all providers at an in-network hospital are paid at in-network rates.

This bill almost feels like a no-brainer – of course a provider delivering services at an in-network hospital would be billed and paid for at the in-network rate. But that has not been the case, and consumers need this protection to avoid high medical bills.

Imagine this – you go for a procedure at the hospital that is covered under your insurance – and you know because you made several calls to check – and you even double-checked that the providers were in-network. But for whatever reason, at some point during your care, a provider treats you that isn't in-network, doesn't accept your insurance, and now you're on the hook for out-of-network costs that far exceed in-network fees. Keep in mind that this is during a time you are vulnerable, unable to advocate for yourself. In fact, you may not even be conscious or in the room when an out-of-network provider is giving you care.

This feels like a game of “gotcha” that a patient, a consumer, can't ever win. Medical care is expensive as it is, without the threat of an out-of-network bill for something out of your control. Consumers need this common-sense measure to simplify their navigation of the complex health insurance and provider system.

There is no one easy solution for making health care more affordable. There are many players, many stakeholders, and many factors affecting our health. Affordable health care requires a coordinated approach with interconnected measures. This is one such measure, protecting consumers from unreasonable medical bills.

No matter where costs are added to the health care system, the consumer ultimately bears the burden, one way or another – with higher costs in premiums, or out-of-pocket expenses, less access, or compromised care. We have to remember that health care affordability isn't just about lowering costs in the larger system – it's also about consumers getting the high-quality health care they need, at a price they can afford.

*Universal Health Care Foundation of Connecticut's mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable health care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.*